



Understand Child Health Plan Plus

What is Health Insurance?

Health Insurance is a plan that pays for provider services, medications, hospital care, and special equipment when you or a member of your household are sick. Many preventive services are included such as wellness visits, shots and screenings so it is also something to use when you are well.

Resources to Get Started

To learn more about the program, visit:

www.chpplus.org

If you are Pregnant or your child is enrolled in Health First Colorado or CHP+, contact the Boulder County Healthy Communities Team:

- www.bchealthycommunities.org

They will help you understand and access benefits, schedule appointments and refer you to other community resources. Their services are free.

What is Child Health Plan Plus?

Child Health Plan Plus (CHP+) is public low-cost health insurance. It is for eligible children up to age 19 and pregnant women of any age whose households earn too much to qualify for Health First Colorado (Colorado's Medicaid Program), but not enough to pay for private health insurance.

How Do I Access Services?

Contact Health First Colorado within 90 days of enrolling to choose a managed care organization and to pick a plan:

Health First Colorado Enrollment

- ♦ Monday—Friday, 8:00am—5:00pm

Two Managed Care Organizations (MCOs) offer provider services in Boulder County:

Colorado Access:

- ♦ 888-214-1101 / www.coaccess.com Kaiser Permanente:
- ♦ 303-338-3800 / www.kp.org







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How Do I Manage My Case?

Child Health Plan *Plus* enrollment is for a full year from the date of initial enrollment.

Report household changes within 10 days (see page # 4 Report Household Changes).

For questions about your CHP+ benefits case, contact:

Boulder County Housing and Human Services

◊ 303-441-1000

Boulder County Healthy Communities

♦ 303-682-6821

What Are Enrollment Fees?

CHP+ members pay an annual enrollment fee, due within 30 days of CHP+ approval.

Standard fees are:

- \$0 for an adult pregnant woman in the CHP+ Prenatal Care Program
- \$25 to enroll one child
- \$35 to enroll two or more children
- American Indians and Alaskan Natives do not have to pay a fee

Families earning more than 214% of FPL fees are:

- \$75 to enroll one child
- \$105 to enroll two or more children

Where Do I Pay Fees?

The fastest way to pay your enrollment fee is online at <u>Colorado.gov/PEAK</u>, or make out a check to "Child Health Plan *Plus*" and mail payment to:

♦ P.O. Box 17548, Denver, CO 80217

What Are Out-of-Pocket Limits?

Each year, the maximum amount of money (known as "Out-of-Pocket Limit") that you are required to spend on health care payments for all members of your household that are enrolled in CHP+ is 5% of your annual income.

What Are Co-Pays?

Co-payments are your portion of a payment — which vary based on income — for a covered health service. There are no co-pays for preventative care, such as prenatal care and check-ups. Native Americans and Alaskan Natives do not have to pay co-pays.

 For example, depending on income you might pay \$3 or \$30 for an Emergency Room visit